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1. (Currently amended) A method of conducting a financial transaction with an Automated Teller Machine, ATM, from within a vehicle, the method comprising the steps of:

a) ~~locating~~ positioning the vehicle adjacent the ATM a transaction terminal;

b) after positioning the vehicle adjacent the ATM, transferring one or more computer programs from the ATM transaction terminal to an in-car data entry facility maintained within the vehicle, which programs generate a user interface in the entry facility, which facility

i) is capable of handling some transactions with the ATM without the transmitted programs, and
ii) acquires capability of handling additional transactions with the ATM by using the programs;

c) confirming the user's identity;

d) transmitting information to the user interface which is displayed to the user;

e) transmitting to the ATM responses by the user to the information;

f) entering user instructions into the user interface in the in-car data entry facility; and

g) transmitting the user instructions locally to the

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ATM terminal for execution of the financial transaction by the
ATM terminal.

2. (Original) A method in accordance with claim 1, further comprising the step of identifying the user.

3. (Original) A method in accordance with claim 1, further including the steps of transmitting data locally from the terminal to the vehicle, and displaying a part of the data on an in-car display located within the vehicle.

4. (Original) A method in accordance with claim 1, further comprising the step of retrieving cash or other valuable media dispensed from the terminal.

5. (Original) A method in accordance with claim 1, further comprising the step of uploading electronic valuable media to a memory storage device located within the vehicle.

6. (Original) A method in accordance with claim 1, further comprising the step of downloading electronic valuable media to the terminal from a memory storage device.

7. (cancelled)

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8. (Currently amended) An in-car apparatus to be provided within a vehicle for user interfacing with ~~a transaction terminal~~ an Automated Teller machine, ATM, the apparatus comprising:

a) means for providing to the user a first set of commands for ordering the ATM to execute a first set of procedures
~~means for interacting with a user ;~~

b) means for receiving a computer program from the transaction terminal which generates an interface in the apparatus and which provides a second set of commands for ordering the ATM to execute a second set of procedures; and

c) means for transmitting data locally to ~~a transaction terminal~~ the ATM situated adjacent the apparatus.

9. (Cancelled)

10. (Original) An apparatus in accordance with claim 8, further comprising memory storage means for recording data.

11. - 20. (Cancelled)

21. (Currently amended) A method, comprising:

a) maintaining a wireless communication device within

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- a vehicle;
- b) positioning the vehicle near an Automated Teller Machine, ATM;
- c) transferring one or more computer programs from the ATM to the wireless device, which programs generate an interface for the user;
- d) establishing wireless communication between the wireless device and the ATM;
- ~~d)~~ e) entering identification data into the interface in the wireless device, which data allows the ATM to verify identity of a user; and
- ~~e)~~ f) if the ATM verifies the user, proceeding with a financial transaction.

22. (Cancelled.)

23. (Previously presented) Method according to claim 21, wherein the identification data is obtained from a card presented to the device.

24. (Previously presented) Method according to claim 21, wherein the identification data is obtained from a keypad operated by the user.

25. (Previously presented) A method, comprising consisting essentially of the steps of:

- a) maintaining a wireless communication device within a vehicle, said device comprising a keypad and a card reader;
- b) positioning the vehicle near an Automated Teller Machine, ATM;
- c) establishing wireless communication between the wireless device and the ATM and transferring one or more computer programs from the ATM to the device, which programs generate an interface for the user;
- d) inserting a card into the card reader in response to a prompt issued by the interface;
- e) entering a PIN into the keypad in response to a prompt issued by the interface;
- f) relaying data from the card, and the PIN, to the ATM; and
- g) if the card and the PIN are accepted by the ATM, proceeding with a financial transaction.

27. (Currently amended) Method according to claim 1, and further comprising:

locating the vehicle adjacent a second ~~transaction~~
~~terminal~~ ATM;

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transferring one or more second computer programs from the ~~transaction terminal~~ second ATM to an in-car data entry facility maintained within the vehicle, which programs generate a second user interface, different from said interface, in the entry facility;

entering user instructions into the in-car data entry facility; and

transmitting the user instructions locally to the ~~terminal~~ second ATM for execution by the terminal.

28. (New) A method in accordance with claim 1, in which the user instructions, data, and responses to user input, are not transmitted over a wireless communication network.

29. (New) A method in accordance with claim 1, in which the vehicle is situated at a known location with respect to the ATM.

30. (New) A method in accordance with claim 1, in which the programs are not transmitted over a wireless communication network.